



ask SHIP

Q: I didn't sign up for Medicare Part B when I was first eligible. Can I sign up any time?

A: When you're first eligible for Medicare, you have a 7-month Initial Enrollment Period to sign up for Part A and/or Part B.

If you don't sign up for Part B then, there are a few specific times when you may sign up, depending on your situation.

General Enrollment Period

The General Enrollment Period runs January 1 - March 31 each year. During this time, you can sign up for Medicare Part B at your local Social Security office.

Your Medicare Part B coverage won't start until July 1 of the year you sign up.

If your income is above a certain amount, then you may have to pay a higher Part B premium.

Special Enrollment Periods

If you're covered under a group health plan based on current employment, you will have a Special Enrollment Period to sign up for Part A and/or Part B any time, as long as you or your spouse

(or family member if you're disabled) is actively working, and you're covered by a group health plan through the employer or union based on that work.

You also have an 8-month Special Enrollment Period to sign up for Part A and/or Part B that starts the month after the employment ends or the group health plan insurance based on current employment ends, whichever happens first. In most cases, you don't pay a late enrollment penalty if you sign up during a Special Enrollment Period.

If you are not covered under a group health plan and you didn't sign up for Medicare Part B when you first became eligible, you may be able to sign up during the General Enrollment Period.

Late Enrollment Penalty

The cost of Medicare Part B will go up 10% for each full 12-month period that you could have had Medicare Part B but didn't take it, except in special cases. You must pay this penalty as long as you have Medicare Part B.

Medicare Part B covers two types of services:

Medically necessary services: Services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice.

Preventive services: Health care to prevent illness (like the flu) or detect it at an early stage, when treatment is most likely to work best.

If you already have Medicare Part A and need Part B, you can sign up for Part B at your local Social Security office or by calling 1-800-772-1213 (TTY users should call 1-800-325-0778).

For more information about Medicare Part B, or any other questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov.